

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Linda M Bowers
Debtor

Case No. 11-06291-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 36

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db +Linda M Bowers, 1141 Papermill Road, Bloomsburg, PA 17815-7817
3950928 +Citifinancial, P O Box 499, Hanover, MD 21076-0499
3950930 +Diversified SVS Group, 5800 E Thomas Road, Suite 107, Scottsdale, AZ 85251-7510
3950929 +Diversified Services Group, P O Box 80185, Phoenix, AZ 85060-0185
3950931 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
3950937 +MirameDrg, 255 West Michigan Avenue, Jackson, MI 49201-2218
3962872 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
3950939 +Northstar Capital Acq, LLC, c/o Apotheker & Associates, P.C., 520 Fellowship Road C 306, Mount Laurel, NJ 08054-3410
3950940 +RJM ACQ LLC, Suite 224, 575 Underhill Blvd, Syosset, NY 11791-3416
3950943 +Security Credit Service, 2623 West Oxford loop, Oxford, MS 38655-5442
3950944 +Zenith Acquisition, 220 John Glenn Drive #1, Amherst, NY 14228-2246

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Dec 16 2016 18:48:00 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
cr EDI: AIS.COM Dec 16 2016 18:48:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Dec 16 2016 18:48:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3950924 +EDI: AFNIRECOVERY.COM Dec 16 2016 18:48:00 AFNI, Inc., P O Box 3427, Bloomington, IL 61702-3427
3946054 +EDI: AFNIRECOVERY.COM Dec 16 2016 18:48:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
3950925 +EDI: ACCE.COM Dec 16 2016 18:48:00 Asset Acceptance LLC, P O Box 2036, Warren, MI 48090-2036
3950926 EDI: CBCSI.COM Dec 16 2016 18:48:00 CBCS, P O Box 69, Columbus, OH 43216
3950927 +EDI: SEARS.COM Dec 16 2016 18:48:00 CBUSA Sears, 701 East 60th Street N, Sioux Falls, SD 57104-0432
3958764 EDI: RESURGENT.COM Dec 16 2016 18:48:00 CR Evergreen II, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
4013914 +EDI: RESURGENT.COM Dec 16 2016 18:48:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
39999310 EDI: RECOVERYCORP.COM Dec 16 2016 18:48:00 Equable Ascent Financial, LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4227721 EDI: RECOVERYCORP.COM Dec 16 2016 18:48:00 Granite Recovery LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
3950932 +EDI: HFC.COM Dec 16 2016 18:48:00 HFC-USA, P O Box 3425, Buffalo, NY 14240-3425
3950933 +EDI: RESURGENT.COM Dec 16 2016 18:48:00 LVNV Funding LLC, P O Box 10584, Greenville, SC 29603-0584
3950934 +EDI: RESURGENT.COM Dec 16 2016 18:48:00 LVNV Funding LLC, P O Box 740281, Houston, TX 77274-0281
4015841 EDI: RESURGENT.COM Dec 16 2016 18:48:00 LVNV Funding, LLC, c/o Resurgent Capital Services, LP, P.O. Box 10675, Greenville, SC 29603-0675
3950936 E-mail/Text: camanagement@mtb.com Dec 16 2016 18:49:25 M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203
3979425 E-mail/Text: camanagement@mtb.com Dec 16 2016 18:49:25 M&T Bank, PO BOX 1288, Buffalo, NY 14240
4301350 EDI: AIS.COM Dec 16 2016 18:48:00 Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4236221 EDI: AIS.COM Dec 16 2016 18:48:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
3973078 EDI: RECOVERYCORP.COM Dec 16 2016 18:48:00 Portfolio Investments I LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
3956953 EDI: RECOVERYCORP.COM Dec 16 2016 18:48:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
3950941 +EDI: SEARS.COM Dec 16 2016 18:48:00 Sears/CBNA, P O Box 6189, Sioux Falls SD 57117-6189
3950942 +EDI: SEARS.COM Dec 16 2016 18:48:00 Sears/CBSD, 8725 W Sahara Avenue, The Lakes, NV 89163-0001
3990575 EDI: VERIZONEAST.COM Dec 16 2016 18:48:00 Verizon, PO BOX 3037, Bloomington, IL 61702-3037

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, GREENVILLE, SC 29602-0288
cr* +RJM Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
3950935* +LVNV Funding, LLC, P O Box 740281, Houston, TX 77274-0281
4237051* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
4237052* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
3950938* +MirameDrg, 255 West Michigan Avenue, Jackson, MI 49201-2218

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3945379 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
3950945 ##+Zenith Acquisition, 3200 Elmwood Avenue, Kenmore, NY 14217-1174

TOTALS: 0, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T Bank ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Lisa M. Doran on behalf of Debtor Linda M Bowers ldoran@doran-law.net
Marissa Myers Cohen on behalf of Creditor M&T Bank Mcohen@mwc-law.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Linda M Bowers**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:11-bk-06291-JJT**

Social Security number or ITIN **xxx-xx-5537**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Linda M Bowers

**By the
court:**



December 16, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.